

UNITED STATES BANKRUPTCY COURT  
Western District of Virginia

In re:

**Karen F Cunningham**  
Debtor

Case No. 07-61731

SSN: xxx-xx-1543  
Tax I.D. No.:

Date Filed: 9/14/07

**Joint Debtor**

Chapter 7

SSN:  
Tax I.D. No.:

**DISCHARGE OF DEBTOR(S)**

It appearing from the record that the above-named debtor is entitled to a discharge, IT IS ORDERED:

1. The debtor is released from all personal liability for debts existing on the date of commencement of this case, or deemed to have existed on such a date pursuant to Section 348(d) of the Bankruptcy Code (Title 11, United States Code).
2. Any existing judgement or any judgement which may be obtained in any Court with respect to debts described in paragraph 1 is null and void as a determination of personal liability of the debtor except:
  - a. Debts determined nondischargeable by the Bankruptcy Court pursuant to Section 523(a)(2), (4), (6) and (15) of the Bankruptcy Code; and
  - b. Debts which are nondischargeable pursuant to Section 523(a)(1), (3), (5), (7), (8) and (9) of the Bankruptcy Code.
3. This Order does not affect any pending complaint to have a debt declared nondischargeable pursuant to Section 523(a)(2), (4), (6) and (15) of the Bankruptcy Code, nor does it prohibit filing of a complaint under Section 523(a)(1), (3), (5), (7), (8) and (9) of the Bankruptcy Code.
4. All creditors are prohibited from attempting to collect any debt that has been discharged in this case.
5. By virtue of Section 525 of the Bankruptcy Code, no government unit or private employer may terminate the employment of or discriminate with respect to employment against debtor solely because relief was sought in the Bankruptcy Court.

Dated: 1/18/08



WILLIAM E. ANDERSON, JUDGE



**BAE SYSTEMS**

Bankruptcy Noticing Center  
2525 Network Place, 3rd Floor  
Herndon, Virginia 20171-3514

**CERTIFICATE OF SERVICE**

District/off: 0423-6  
Case: 07-61731

User: adamsm  
Form ID: bl8

Page 1 of 2  
Total Served: 49

Date Rcvd: Jan 18, 2008

The following entities were served by first class mail on Jan 20, 2008.

db +Karen F Cunningham, 2232 Ridgewood Drive, Lynchburg, VA 24503-2934  
2460012 +Acres of Virginia, Inc., 404 Clay Street, Lynchburg, VA 24504-2422  
2460011 +Adelphia, 2820 Linkhorne Drive, Lynchburg, VA 24503-3347  
2496927 +Allied Interstate, 3200 Northline Avenue, Ste 160, Greensboro, NC 27408-7613  
2501848 +American Electric Power, PO Box 24413, Canton, OH 44701-4413  
2501900 +Anthem, PO Box 27401, Richmond, VA 23279-7401  
2459997 +Bank of the James, 828 Main Street, Lynchburg, VA 24504-1525  
2460004 Carilion Bedford Memorial Hospital, P.O. Box 8716, Roanoke, VA 24014-0716  
2460015 +Central Credit Services, 9550 Regency Square Blvd. Suite 500, Jacksonville, FL 32225-8169  
2496967 +City of Lynchburg, Personal Property, PO Box 9000, Lynchburg, VA 24505-9000  
2459994 +City of Lynchburg, 900 Church Street, Lynchburg, VA 24504-1620  
2459993 Columbia Gas, P.O. Box 830005, Baltimore, MD 21283-0005  
2496968 +County of Campbell, PO Box 37, Rustburg, VA 24588-0037  
2460007 +Credit Collection Services, Two Wells Avenue, Newton, MA 02459-3246  
2501846 +Creditors Service of Bedford, 108 S. Bridge Street, Bedford, VA 24523-2702  
2496966 DMK and Associates, LLC, 3005 Tollview Drive, Suite B, Rolling Meadows, WI 53008  
2460003 Direct TV, P.O. Box 830032, Baltimore, MD 21283-0032  
2460009 Faisal Development, LLC, c/o Seth E. Twery, 715 Court Street, Second Flr, P.O. Box 185, Lynchburg, VA 24505-0185  
2459992 Farmer's Bank of Appomattox, 18 Main Street, Appomattox, VA 24522  
2459998 +First National Bank, P.O. Box 151, Forest, VA 24551-0151  
2501844 +First National Collection Bureau, 610 Waltham Way, Sparks, NV 89434-6695  
2460018 +First Point Collections, P.O. Box 26140, Greensboro, NC 27402-6140  
2496904 +Harrison Development, c/o Linda Westenburger, 801 Main Street Suite 806, Lynchburg, VA 24504-1520  
2501845 +IDT Carmel, INC., 520 Broad Street, Newark, NJ 07102-3121  
2460008 +John L. Wynne, 1688 Holcomb Rock Road, Lynchburg, VA 24503-6407  
2496926 +Kevin M. Fitzpatrick, PC, 10615 Judicial Drive, Suite 603, Fairfax, VA 22030-7500  
2496928 +LCA Collections, PO Box 2240, Burlington, NC 27216-2240  
2460010 Lindonn Associates, P.O. Box 1099, Lynchburg, VA 24505  
2460000 Lowes of Lynchburg, P.O. Box 530914, Atlanta, GA 30353-0914  
2475302 National Loan Recoveries LLC, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
2460019 +National Loan Recovery, c/o Shenandoah Legal Group, 310 Jefferson Street, SE, Roanoke, VA 24011-2004  
2496965 +OSI Education Services, Inc., PO Box 937, Brookfield, VI 53008-0937  
2460002 +Peaks View Animal Hospital, 802 Wiggington Road, Lynchburg, VA 24502-4634  
2496972 +Randolph Macon Womens College, 2500 Rivermont Avenue, Lynchburg, VA 24503-1526  
2496905 SCA Credit Services, Inc., 1502 Williamson Road, NE, Roanoke, VA 24012  
2496970 +Sallie Mae Servicing, 1002 Arthur Drive, Lynn Haven, FL 32444-1683  
2460005 Security Check, LLC, P.O. Box 1530, Dept 010, Southaven, MS 38671-0016  
2459990 +Sharon Tabor Warren EA Inc., 773 Winesap Road, Madison Heights, Virginia 24572-2908  
2459995 +The Macon Bookstore, c/o Randolph Macon Women's College, 2500 Rivermont Avenue, Lynchburg, VA 24503-1555  
2459996 +UCB Collections, P.O. Box 140190, Toledo, OH 43614-0190  
2501847 +US Cellular, 4700 S. Garnett Road, Tulsa, OK 74146-5299  
2496964 +Westgate Resorts, LTD, 5601 Windhover Drive, Orlando, FL 32819-7936

The following entities were served by electronic transmission on Jan 18, 2008.

2460006 EDI: CINGMIDLAND.COM Jan 18 2008 20:14:00 AT&T, P.O. Box 8212, Aurora, IL 60572-8212  
2460017 +EDI: HFC.COM Jan 18 2008 20:14:00 Beneficial/Household Finance, P.O. Box 4153, Carol Stream, IL 60197-4153  
2501901 +EDI: CHRYSLER.COM Jan 18 2008 20:14:00 CFC Deficiency Recovery, 5225 Crooks Road, Ste 140, Troy, MI 48098-2823  
2496971 +EDI: CHASE.COM Jan 18 2008 20:14:00 Chase Financial, PO Box 15678, Wilmington, DE 19850-5678  
2460016 EDI: CHASE.COM Jan 18 2008 20:14:00 Chevy Chase Bank, P.O. Box 15292, Wilmington, DE 19886-5292  
2460013 +EDI: CHRYSLER.COM Jan 18 2008 20:14:00 DaimlerChrysler, P.O. Box 9223, Farmington Hill, MI 48333-9223  
2460001 +EDI: RCSDELL.COM Jan 18 2008 20:14:00 Dell Financial Services, One Dell Way, Round Rock, TX 78682-7000

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Bank of America, N.A.  
cr\* National Loan Recoveries LLC, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
2459999\* +Bank of the James, 828 Main Street, Lynchburg, VA 24504-1525  
2460014\* +John L. Wynne, 1688 Holcomb Rock Road, Lynchburg, VA 24503-6407  
2459991\* +Sharon Tabor Warren EA Inc., 773 Winesap Road, Madison Heights, Virginia 24572-2908  
TOTALS: 1, \* 4

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0423-6  
Case: 07-61731

User: adamsm  
Form ID: b18

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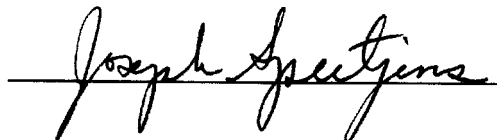
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 20, 2008

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.